

United States Bankruptcy Court
Western District of OklahomaIn re:
Branford Dodd
DebtorCase No. 15-11352-JDL
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 1087-5

User: jdon
Form ID: pdf004Page 1 of 1
Total Noticed: 24

Date Rcvd: Apr 14, 2015

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 16, 2015.

db +Branford Dodd, 12016 Blue Moon Avenue, Oklahoma City, OK 73162-1000
 aty +Tearsa Storms Olson, Storms Law Office, 2400 NW 23rd St., Ste. 102, Oklahoma City, OK 73107-2438
 smg Oklahoma Employment Security Commission, PO Box 53039, Oklahoma City, OK 73152-3039
 smg Oklahoma Tax Commission, Legal Division, 120 N Robinson Suite 2000W, Oklahoma City, OK 73102-7801
 5677074 +American Collection Se, 3100 Sw 59th St, Oklahoma City OK 73119-6416
 5677076 +Eos Cca, Po Box 981008, Boston MA 02298-1008
 5677078 +Financial Asset Mgmt I, 1967 Lakeside Parkway Suite 402, Tucker GA 30084-5867
 5677079 +GM Financial, PO Box 100 Williamsville, Buffalo NY 14231-0100
 5677080 +Imaging Associates, Inc/ Edmond Open MRI, 2224 NW 50th Ste 276W, Oklahoma City OK 73112-8088
 5677083 +Moore Roofing and Insulation, Donn Lipscomb, 2601 S Purdue Avenue, Oklahoma City OK 73128-5809
 5677084 +OKLAHOMA TAX COMMISSION, 120 N ROBINSON, STE 2000W, OKLAHOMA CITY OK 73102-7801
 (address filed with court: Oklahoma Tax Commission, Bankruptcy Section, General Counsel, Box 53248, Oklahoma City OK 73152-3248)
 5677085 +Rehab America Inc. dba The Therapy Cente, 1044 SW 44th St 414, Oklahoma City OK 73109-3609
 5677088 +SWOMRI Inc dba Southwest Open MRI, 1044 SW 44th Street 414, Oklahoma City OK 73109-3609
 5677089 +SYNCB/ Capital One, Attn: Bankruptcy, Po Box 103104, Roswell GA 30076-9104
 5677086 +Santander Consumer Usa, 8585 N Stemmons Fwy Ste 1100-N, Dallas TX 75247-3822
 5677087 +Steve Yandell, DC, 911 S Bryant Avenue, Edmond OK 73034-5743
 5677090 +Tulsa Adjustment Burea, 1754 Utica Sq # 283, Tulsa OK 74114-1400
 5677091 +Valarity LLC, P O Box 505023, Saint Louis MO 63150-5023
 5677092 +Wells Fargo Hm Mortgag, Po Box 10335, Des Moines IA 50306-0335

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 tr +E-mail/Text: notice@chp13okc.com Apr 14 2015 22:02:10 John T. Hardeman, PO Box 1948, Oklahoma City, OK 73101-1948

ust +E-mail/Text: KATHERINE.WIELAND@USDOJ.GOV Apr 14 2015 22:02:20 U.S. Trustee,
 United States Trustee, 215 Dean A. McGee Ave., 4th Floor, Oklahoma City, OK 73102-3444
 5677075 +E-mail/Text: bknotice@erccollections.com Apr 14 2015 22:01:50 Enhanced Recovery Corp,
 Attention: Client Services, 8014 Bayberry Rd, Jacksonville FL 32256-7412
 5677077 +E-mail/Text: bankruptcy@northstargt.com Apr 14 2015 22:01:58 Equinox Coll,
 5807 S Garnett Rd Ste L, Tulsa OK 74146-6824
 5677081 E-mail/Text: cio.bncmail@irs.gov Apr 14 2015 22:01:37 Internal Revenue Service,
 PO Box 7346, Philadelphia PA 19101-7346

TOTAL: 5

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

5677082* Internal Revenue Service - OKC, Mailstop 5024 OKC, 55 N Robinson,
 Oklahoma City OK 73102-9229

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 16, 2015

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 13, 2015 at the address(es) listed below:

Tearsa Storms Olson on behalf of Debtor Branford Dodd tearsastorms@gmail.com,
 tstorms.stu@my.okcu.edu
 U.S. Trustee Ustpreregion20.oc.ecf@usdoj.gov

TOTAL: 2

United States Bankruptcy Court
Western District of Oklahoma

In re **Branford Dodd**

Debtor(s)

Case No.

Chapter

13

CHAPTER 13 PLAN

1. Payments to the Trustee: The future earnings or other future income of the Debtor is submitted to the supervision and control of the trustee. The Debtor (or the Debtor's employer) shall pay to the trustee the sum of **\$1,928.59** per month for **60** months.

Total of plan payments: **\$115,715.40**

2. Plan Length: This plan is estimated to be for **60** months.
3. Allowed claims against the Debtor shall be paid in accordance with the provisions of the Bankruptcy Code and this Plan.
- a. Secured creditors shall retain their mortgage, lien or security interest in collateral until the earlier of (a) the payment of the underlying debt determined under nonbankruptcy law, or (b) discharge under 11 U.S.C. § 1328.
- b. Creditors who have co-signers, co-makers, or guarantors ("Co-Obligors") from whom they are enjoined from collection under 11 U.S.C. § 1301, and which are separately classified and shall file their claims, including all of the contractual interest which is due or will become due during the consummation of the Plan, and payment of the amount specified in the proof of claim to the creditor shall constitute full payment of the debt as to the Debtor and any Co-Obligor.
- c. All priority creditors under 11 U.S.C. § 507 shall be paid in full in deferred cash payments.
4. From the payments received under the plan, the trustee shall make disbursements as follows:

- a. Administrative Expenses
- (1) Trustee's Fee: **6.30%**
- (2) Attorney's Fee (unpaid portion): **\$3,415.33 to be paid through plan in monthly payments**
- (3) Filing Fee (unpaid portion): **NONE**

- b. Priority Claims under 11 U.S.C. § 507

(1) Domestic Support Obligations

(a) Debtor is required to pay all post-petition domestic support obligations directly to the holder of the claim.

(b) The name(s) and address(es) of the holder of any domestic support obligation are as follows. See 11 U.S.C. §§ 101(14A) and 1302(b)(6).

-NONE-

(c) Anticipated Domestic Support Obligation Arrearage Claims. Unless otherwise specified in this Plan, priority claims under 11 U.S.C. § 507(a)(1) will be paid in full pursuant to 11 U.S.C. § 1322(a)(2). These claims will be paid at the same time as claims secured by personal property, arrearage claims secured by real property, and arrearage claims for assumed leases or executory contracts.

Creditor (Name and Address)

Estimated arrearage claim

Projected monthly arrearage payment

-NONE-

(d) Pursuant to §§ 507(a)(1)(B) and 1322(a)(4), the following domestic support obligation claims are assigned to, owed to, or recoverable by a governmental unit.

Claimant and proposed treatment: **-NONE-**

(2) Other Priority Claims.

Name

Internal Revenue Service

Amount of Claim

447.00

Interest Rate (If specified)

0.00%

Name	Amount of Claim	Interest Rate (If specified)
Internal Revenue Service - OKC	0.00	0.00%
Oklahoma Tax Commission	0.00	0.00%

c. Secured Claims

(1) Pre-Confirmation Adequate Protection Payments. Pre-confirmation adequate protection payments to the following Creditors holding allowed claims secured by a purchase money security interest in personal property shall be paid by the Trustee through the plan as provided below. Adequate protection payments shall not accrue or be paid until the Creditor files a proof of claim. The principal amount of the Creditor's claim shall be reduced by the amount of the adequate protection payments remitted.

Name	Description of Collateral	Pre-Confirmation Monthly Payment
Santander Consumer Usa	2008 Acura MDX, w/ approximately 116,000 miles, titled jointly with Debtor's Spouse	150.00
Wells Fargo Hm Mortgag	Lot Seventeen (17), in Block One (1), in BLUERIDGE SECTION 1, an Addition to Oklahoma City, Oklahoma County, Oklahoma, as shown by the recorded plat thereof AKA 12016 Blue Moon Avenue, Oklahoma City OK 73162	300.00

(2) Secured Debts Which Will Not Extend Beyond the Length of the Plan

(a) Secured Claims Subject to Valuation Under § 506. The Debtor moves the Court to value collateral as follows according to 11 U.S.C. § 506(a). Each of the following secured claims, if allowed, shall be paid through the plan in equal monthly payments set forth below, until the secured value or the amount of the claim, whichever is less, has been paid in full. Any remaining portion of the allowed claim shall be treated as a general unsecured claim. Any claim with a secured value of \$0 shall be treated as a general unsecured claim.

Name	Proposed Amount of Allowed Secured Claim	Monthly Payment	Interest Rate (If specified)
Santander Consumer Usa	2,379.52	482.47	5.50%

(b) Secured Claims Not Subject to Valuation Under § 506. Each of the following claims, if allowed, shall be paid through the plan in equal monthly payments set forth below, until the amount of the claim as set forth in the Creditor's proof of claim has been paid in full.

Name	Proposed Amount of Allowed Secured Claim	Monthly Payment	Interest Rate (If specified)
-NONE-			

(3) Secured Debts Which Will Extend Beyond the Length of the Plan

Name	Amount of Claim	Monthly Payment	Interest Rate (If specified)
Wells Fargo Hm Mortgag	139,441.06	1,221.13	4.75%

d. Unsecured Claims

(1) Special Nonpriority Unsecured: Debts which are co-signed or are non-dischargeable shall be paid in full (100%).

Name	Amount of Claim	Interest Rate (If specified)
-NONE-		

(2) General Nonpriority Unsecured: Other unsecured debts shall be paid **100** cents on the dollar and paid pro rata, with no interest if the creditor has no Co-obligors, provided that where the amount or balance of any unsecured claim is less than \$10.00 it may be paid in full.

5. The Debtor proposes to cure defaults to the following creditors by means of monthly payments by the trustee:

Creditor	Amount of Default to be Cured	Interest Rate (If specified)
Santander Consumer Usa	824.96	5.50%

Creditor
Wells Fargo Hm Mortgag

Amount of Default to be Cured Interest Rate (If specified)
12,584.94 4.75%

6. The Debtor shall make regular payments directly to the following creditors:

Name	Amount of Claim	Monthly Payment	Interest Rate (If specified)
-NONE-			

7. The employer on whom the Court will be requested to order payment withheld from earnings is:
NONE. Payments to be made directly by debtor without wage deduction.

8. The following executory contracts of the debtor are rejected:

Other Party	Description of Contract or Lease
-NONE-	

9. Property to Be Surrendered to Secured Creditor

Name	Amount of Claim	Description of Property
-NONE-		

10. The following liens shall be avoided pursuant to 11 U.S.C. § 522(f), or other applicable sections of the Bankruptcy Code:

Name	Amount of Claim	Description of Property
Imaging Associates, Inc/ Edmond Open MRI	0.00	Lot Seventeen (17), in Block One (1), in BLUERIDGE SECTION 1, an Addition to Oklahoma City, Oklahoma County, Oklahoma, as shown by the recorded plat thereof AKA 12016 Blue Moon Avenue, Oklahoma City OK 73162
Rehab America Inc. dba The Therapy Cente	0.00	Lot Seventeen (17), in Block One (1), in BLUERIDGE SECTION 1, an Addition to Oklahoma City, Oklahoma County, Oklahoma, as shown by the recorded plat thereof AKA 12016 Blue Moon Avenue, Oklahoma City OK 73162
Steve Yandell, DC	0.00	Lot Seventeen (17), in Block One (1), in BLUERIDGE SECTION 1, an Addition to Oklahoma City, Oklahoma County, Oklahoma, as shown by the recorded plat thereof AKA 12016 Blue Moon Avenue, Oklahoma City OK 73162
SWOMRI Inc dba Southwest Open MRI	0.00	Lot Seventeen (17), in Block One (1), in BLUERIDGE SECTION 1, an Addition to Oklahoma City, Oklahoma County, Oklahoma, as shown by the recorded plat thereof AKA 12016 Blue Moon Avenue, Oklahoma City OK 73162

11. Title to the Debtor's property shall revert in debtor **on confirmation of a plan.**

12. As used herein, the term "Debtor" shall include both debtors in a joint case.

13. Other Provisions:

Date April 13, 2015

Signature /s/ Branford Dodd
Branford Dodd
Debtor

/s/ Tearsa Storms Olson
Tearsa Storms Olson OBA#30265
Attorney for Debtor(s)
Storms Law Office
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Oklahoma City, OK 73107
(405) 582-0012 Fax:(405) 212-4872
tearsastorms@gmail.com